

Information to identify the case:

Debtor 1	Thomia S. West	Social Security number or ITIN	xxx-xx-2119
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 19-33709-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomia S. West

2/7/25

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomia S. West
Debtor

Case No. 19-33709-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 07, 2025

Form ID: 3180W

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2025:

Recip ID	Recipient Name and Address
db	+ Thomia S. West, 24 Erial Road, Clementon, NJ 08021-4444
518632476	+ Borough of Clementon, 101 Gibbsboro Road, Clementon, NJ 08021-4035
518689957	+ CAMDEN COUNTY MUA, 1645 FERRY AVE, CAMDEN NJ 08104-1311
518632479	+ Capital One Bank (USA), c/o Hayt, Hayt & Lndau, LLC, Two Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
518639334	+ Denise Carlon Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518632484	Petro, Inc., c/o John Sheerin, Esquire, 6851 Jerricho Turnpike, Suite 220, P.O. Box 9036, Syosset, NY 11791-9036
518632485	+ Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
518699412	+ Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518645871	+ US Department of HUD, 2401 NW 23rd Street, Suite 1A1, Oklahoma City OK 73107-2448

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 07 2025 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Feb 07 2025 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Feb 08 2025 01:26:00	Exeter Finance LLC f/k/a Exeter Finance Corp., 4515 N. Santa Fe Avenue, Dept. APS, Oklahoma City, OK 73118-7901
518658726	Email/Text: ebnnotifications@creditacceptance.com	Feb 07 2025 20:40:00	Credit Acceptance, 25505 West 12 Mile Rd., Southfield MI 48034
518632477	^ MEBN	Feb 07 2025 20:34:34	Camden County MUA, Regional Sewer Service Invoice, P.O. Box 1105, Bellmawr, NJ 08099-5105
518632478	+ EDI: CAPITALONE.COM	Feb 08 2025 01:26:00	Capital One, c/oPortfolio Recovery Associates, P.O. Box 30285, Salt Lake City, UT 84130-0285
518638194	+ EDI: AIS.COM	Feb 08 2025 01:26:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518632480	Email/Text: ebnnotifications@creditacceptance.com	Feb 07 2025 20:40:00	Credit Acceptance Corporation, P.O. Box 5009, Southfield, MI 48086-5009
518632481	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 07 2025 20:42:00	Department of Education/NELNET, P.O. Box 82561, Lincoln, NE 68501-2561
518716674	Email/Text: BNCnotices@dcmservices.com	Feb 07 2025 20:41:00	Emergency Physician Associate of South Jersey, PO Box 1123, Minneapolis MN 55440-1123
518632482	+ Email/PDF: acg.exeter.ebn@aisinfo.com		

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		Feb 07 2025 20:45:14	Exeter Finance, PO Box 166008, Irving, TX 75016-6008
518669368	+ Email/PDF: acg.exeter.ebn@aisinfo.com		
		Feb 07 2025 20:56:01	Exeter Finance LLC, PO Box 650693, Dallas, TX 75265-0693
518633944	+ EDI: AISACG.COM		
		Feb 08 2025 01:26:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518711882	EDI: JEFFERSONCAP.COM		
		Feb 08 2025 01:26:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518632483	+ EDI: JEFFERSONCAP.COM		
		Feb 08 2025 01:26:00	Jefferson Capital Systems, LLC, c/o Louis Greefield, Esquire, P.O. Box 17210, Golden, CO 80402-6020
518668466	EDI: PRA.COM		
		Feb 08 2025 01:26:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518645870	Email/PDF: OGCRegionIIBankruptcy@hud.gov		
		Feb 07 2025 20:45:09	US Department of HUD, 26 Federal Plaza, Suite 3541, New York NY 10278
518632486	+ EDI: VERIZONCOMB.COM		
		Feb 08 2025 01:26:00	Verizon, c/o EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519707230	##+	Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

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Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Exeter Finance LLC f/k/a Exeter Finance Corp. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Ruth Ann DiDonato

on behalf of Debtor Thomia S. West rdidonato@wwdlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7